

# MONEY

## Session 4

“. . . a root of all kinds of evil” 1 Timothy 6:10

Finances can be a significant source of tension in any marriage. According to the Bible, money can be our master and the root of all kinds of evil. Ultimately, financial tension in a marriage results from a lack of financial freedom. But what does financial freedom really look like?

### I. Finances and Faith

- a. Why are finances so important?
  - i. Our \_\_\_\_\_ (*Malachi 3:6-12*) and is a resource for His work.
  - ii. Money is a very little thing. God measures our faithfulness with very little things.
  - iii. Americans spend approximately 75 percent of their waking day thinking about, making, saving or spending money.
  - iv. It was one of Jesus' most frequent topics of conversation.
- b. Worries of any kind = A \_\_\_\_\_ of some kind.  
*"Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your request to God."* — *Philippians 4:6*
  - i. God is \_\_\_\_\_ for meeting our needs.  
*"And my God will meet all your needs according to His glorious riches in Christ Jesus."* — *Philippians 4:19* (see also *Matthew 7:9-10*)
  - ii. Do we really need more, or are we \_\_\_\_\_ God \_\_\_\_\_?

### II. Financial Freedom through Prioritized Budgeting

- c. *Definition:* Budget = A theological document indicating what you worship.
- d. The most important component of a \_\_\_\_\_ life or successful portfolio.
  - i. Whatever you cannot freely give away, you do not own it — it owns you.
  - ii. Why else should you give?
    1. It is right (*Proverbs 3:9-10, Malachi 3:10, Luke 6:30*).
    2. It gives glory to God.
    3. It advances God's Kingdom.
    4. It acknowledges God's ownership.
    5. It robs money of its power.
    6. It gives confidence to financial decisions.
    7. It gives opportunities to see God work.
    8. You WILL be refreshed! (*Proverbs 11:25*).

e. Budget Basics: REVENUE – EXPENSES = SAVINGS

- i. Revenue: The provision that comes from God (income)
  1. God would say that this one is \_\_\_\_\_ important to us.
  2. He is responsible for providing our needs (Matthew 6:33, Philippians 4:19)
- ii. Expenses: Expending the provision that comes from God (outcome)
  1. God would say this is the *most* important to us.
  2. We are responsible for being stewards of what He has given.
- iii. Savings: God's provision set aside for \_\_\_\_\_ expenses.
- iv. STEP ONE: Prioritize your budget — worship the right things!
  1. Return the first and best to Him (Proverbs 3:9-10, Malachi 3:10).
  2. Pay our debts (Romans 13:7).
  3. "Give to Caesar what is Caesar's" — pay taxes (Romans 13:7).
  4. Provide for our families (1 Timothy 5:8).
  5. Provide for fellow believers (Romans 12:13).
  6. Bring others to Christ (Luke 16:9).
  7. Support our spiritual leaders and workers for the Kingdom (Galatians 6:6, 1 Corinthians 9:9, 1 Timothy 5:18).
  8. Support the poor and needy (Proverbs 19:17).
  9. Buy whatever you want (Deuteronomy 14:24-26).
- v. STEP TWO: Fix your expenses.
  1. Establish a cash budget for anything variable.
  2. Strive to determine accurately your savings need.
- vi. STEP THREE: Avoid debt like the plague!
  1. Horror stories.
  2. Payment of a \$15,000 car over five years.

## Homework Questions – Financial Management

Name: \_\_\_\_\_

Using the following scale, please rate the questions below:

1= strongly agree

2= agree

3= undecided

4= disagree

5= strongly disagree

Responses:

1. Sometimes I wish my partner were more careful in spending money. \_\_\_\_\_
2. We don't have a specific plan for how much we can spend each month. \_\_\_\_\_
3. We still have to decide how to handle our finances. \_\_\_\_\_
4. I am satisfied with our decisions about how much to save. \_\_\_\_\_
5. We have figured out exactly what our financial position will be after we marry. \_\_\_\_\_
6. I have some concerns about whether our income will be sufficient. \_\_\_\_\_
7. One of us has unpaid bills which causes me concern. \_\_\_\_\_
8. Deciding where it is most important to spend money is sometimes a problem \_\_\_\_\_
9. We always agree on how to spend our money. \_\_\_\_\_
10. I have some concern about who will be most responsible for our money. \_\_\_\_\_

Choose to discuss the three issues that concern you the most. When discussing these issues, try not to defend or accuse. Listen carefully to the concerns of the other and strive to have an honest desire to work things out for the good of you both.